

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Walter C. MUREN	)	Group Art Unit: 3627
	)	
Application No.: 10/731,433	)	Examiner: OBEID, Fahd A.
	)	
Filed: December 10, 2003	)	Confirmation No.: 5179
	)	
For: SYSTEMS AND METHODS FOR	)	
PROVIDING AN ADJUSTABLE	)	
RATE MORTGAGE WITH A FIXED	)	
MONTHLY PAYMENT	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Final Office Action mailed July 25, 2008, the period for response to which having been extended through December 29, 2008 (December 25-26, 2008 being Federal Holidays and December 27-28, 2008 being Saturday and Sunday) by the attached Petition for Extension of Time, and concurrent with a Request for Continued Examination, please amend this application as follows:

**Amendments to the Claims** begin on page 2.

**Remarks** follow the amendment section.